

REMARKS/ARGUMENTS

Claim Amendments

The Applicant has amended claims 21-27 and 36-40; canceled claims 28-35 and added new claims 42-48. Applicant notes that newly added Claims 42-48 were not added for any reason related to patentability, but rather to capture the scope that Applicant is entitled to. Applicant respectfully submits no new matter has been added. Accordingly, claims 21-27, and 36-48 are pending in the application. Favorable reconsideration of the application is respectfully requested in view of the foregoing amendments and the following remarks.

Interview Summaries

The Applicant and Examiner Borlinghaus met via telephone, February 20, 2008, to discuss the possibility of filing an RCE and amending the claims with respect to the Final Office Action dated December 20, 2007. The Applicant proposed drafting some provisional claim language to narrow the claims and submitting them to Examiner Borlinghaus prior to filing the response. The amended claims were submitted and a subsequent call led to scheduling a call with Examiner Borlinghaus and SPE Kramer.

The Applicant appreciates the opportunity to discuss proposed claim amendments via telephone with Examiner Borlinghaus and SPE Kramer on March 24, 2008. The invention was summarized by the Applicant and claim 21 was discussed with respect to the Taskett prior art. As noted in the Examiner's summary, it was suggested that the prior art might be overcome if claim language was incorporated that included a) an anonymous voucher, b) transferring a value less than a voucher's face amount from the voucher record to the user account and c) denominating value in the voucher record as pulses. Applicant has incorporated the recommended language in the amendments to the claims. Support for those amendments is found at:

- a) Claim 21 - a user using only a voucher identifier and a voucher secret code... page 13, lines 6-10
- b) Claim 21 - ... decreasing the value of the voucher record by a requested amount ... page 13, lines 5-6

c) Claim 22 - ...defining the balance in the account in terms of pulses...page 11, lines 16-24

Claim Rejections – 35 U.S.C. § 103 (a)

Claims 21-41 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Taskett (US Patent 5,991,748) in view of Official Notice. Claims 28-35 have been canceled. The Applicant has amended the remaining claims and added new claims to more clearly claim the Applicant's invention. The Applicant respectfully traverses the rejection of claims 21-27 and 36-41.

To establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all of the claim limitations (MPEP 2143). In that regard, the Applicant respectfully submits that the Examiner's references fail to teach or suggest each and every element of the presently pending independent claims.

The Applicant respectfully directs the Examiner's attention to amended claim 21.

21. (Currently Amended) A method of paying for calls and services in a telecommunications network utilizing an Intelligent Network (IN) and a voucher database having voucher records, the method comprising the steps of:

recording a value of a purchased voucher in the voucher database, wherein actual credit on the purchased voucher is predefined in the voucher database;

a user using only a voucher identifier and a voucher secret code for accessing the voucher related credit in a voucher record in the voucher database;

the user, during a call, accessing an IN loading service, through a user interface operationally connected to the IN, for

decreasing the value of the voucher record by a requested amount and

adding the requested amount to an account associated with the user; and

applying charges for the calls and services to the user account.

The Applicant respectfully submits that the prior art references, Taskett in combination with Official Notice, do not disclose the emphasized limitations of claim 21. Claim 36 is analogous to claim 21 and contains similar limitations.

A summary of the Applicant's invention is as follows: a method and system for real time loading of value to a user account from a voucher account. Voucher records in the voucher account are accessed by the user to add value by using purchased vouchers. The vouchers have only information that allows loading of the voucher value to the voucher account, no user information. The user using the proper identification and secret code may, in real time, transfer an amount from the voucher account to the user's account. The user account is the direct pay account for the user in calls and services.

In prior art solutions an account dedicated to a prepaid card is deleted after it has become empty and the user has to buy a new card with a new account. This requires a lot of capacity in a prepaid system. The Applicant's reduces the requirement for all the necessary capacity and makes it easier for a subscriber/user to load value into a user account.

The Taskett prior art reference, as has been discussed previously, discloses a system for adding funds to a prepaid account using a credit or debit card. The credit or debit card is a physical part of a prepaid telephone card and funds are transferred from the credit card to the telephone card.

The Applicant respectfully submits that the emphasized limitations of claim 21, and similar limitations in claim 36, are not found in the prior art references, specifically: use of an Intelligent network to transfer value from a record in a database to the user account; predefining in the voucher database actual credit on a purchased voucher and accessing the IN loading service during a call for transferring a requested amount from the database record to the user's account.

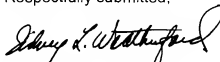
Because of the lack of the above recited limitations in the prior art, the Applicant respectfully requests withdrawal of the rejection of claims 21 and 36 and the respective dependent claims.

CONCLUSION

In view of the foregoing remarks, the Applicant believes all of the claims currently pending in the Application to be in a condition for allowance. The Applicant, therefore, respectfully requests that the Examiner withdraw all rejections and issue a Notice of Allowance for all pending claims.

The Applicant requests a telephonic interview if the Examiner has any questions or requires any additional information that would further or expedite the prosecution of the Application.

Respectfully submitted,



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